

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ryan William Walters
Samantha Marie Walters
Debtors

Case No. 23-00560-MJC
Chapter 7

District/off: 0314-4
Date Rcvd: Jul 14, 2023

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan William Walters, Samantha Marie Walters, 6218 Stanford Court, Mechanicsburg, PA 17050-2368
5528230	+ AFFIRM LOANS, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
5528231	AQUA PENNSYLVANIA INC, 762 W LANCASTER AVENUE, BYRN MAWR PA 19010-3489
5528236	KEYSTONE COLLECTIONS GROUP, 546 WENDEL ROAD, IRWIN, PA 15642-7539
5528239	+ MT CARMEL SCHOOL DISTRICT, 600 WEST FIFTH ROAD, MT CARMEL, PA 17851-1897
5528241	+ PENN FOSTER SCHOOL, 925 OAK STREET, SCRANTON, PA 18515-0901
5528242	PENN STATE HEALTH HMC, ATTN: PATIENT FINANCIAL SERVICES, MC A410 PO BOX 853, HERSHHEY, PA 17033
5528244	PPL ELECTRIC UTILITIES CORPORATION, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
5528248	SYNCB/NETWKR, ATTN: BK NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060
5528249	+ VA MORTGAGE GUARANTEE, DEPT VETS AFFAIRS, REGIONAL LOAN CENTER, 1240 EAST NINTH STREET, CLEVELAND, OH 44199-9904
5528253	+ WILLIAM PITCAVAGE, PO BOX 342, MOUNT CARMEL, PA 17851-0342

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jul 14 2023 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5528229	+ Email/Text: mnapoletano@ars-llc.biz	Jul 14 2023 18:42:00	ABILITY RECOVERY SERVICES LLC, PO BOX 4031, WYOMING, PA 18644-0031
5528232	Email/Text: Bankruptcy@BAMcollections.com	Jul 14 2023 18:42:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5528233	EDI: WFNNB.COM	Jul 14 2023 22:40:00	CB/VICSCRT, ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5528234	Email/Text: bankruptcycollections@citadelbanking.com	Jul 14 2023 18:42:00	CITADEL FCU, 520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
5528235	Email/PDF: creditonebknotifications@resurgent.com	Jul 14 2023 18:51:16	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5528237	+ Email/Text: Unger@Members1st.org	Jul 14 2023 18:42:00	MEMBERS 1ST FCU, BK NOTICES, PO BOX 8893, CAMP HILL, PA 17001-8893
5528238	+ EDI: AAFES	Jul 14 2023 22:40:00	MILITARY STAR, 3911 WALTON WALKER, DALLAS, TX 75236-1509
5528240	Email/Text: Bankruptcies@nragroup.com	Jul 14 2023 18:42:00	NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
5528243	+ Email/PDF: ebnotices@pnmac.com	Jul 14 2023 18:51:16	PENNYMAC LOAN SERVICES LLC, 6101 CONDOR DRIVE, STE 310, MOORPARK, CA

5528245	Email/Text: bankruptcynotices@psecu.com	Jul 14 2023 18:42:00	93021-2602 PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5528246	+ EDI: RMSC.COM	Jul 14 2023 22:40:00	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
5528247	EDI: RMSC.COM	Jul 14 2023 22:40:00	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
5528458	+ EDI: RMSC.COM	Jul 14 2023 22:40:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5528250	+ Email/Text: rmcbknotices@wm.com	Jul 14 2023 18:42:00	WASTE MANAGEMENT, 4300 INDUSTRIAL PARK ROAD, CAMP HILL, PA 17011-5749
5528251	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jul 14 2023 18:42:00	WESTLAKE FINANCIAL, 4751 WILSHIRE BLVD STE 100, LOS ANGELES, CA 90010-3847
5528252	EDI: WFFC.COM	Jul 14 2023 22:40:00	WF/BOBS, CBDRU-PCM, WINSTON SALEM, NC 27102

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5528254		ZIP QUAD

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com
James Peter Valecko	on behalf of Creditor Citadel Federal Credit Union pitecf@weltman.com PitEcf@weltman.com
Kara Katherine Gendron	on behalf of Debtor 1 Ryan William Walters karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Kara Katherine Gendron	on behalf of Debtor 2 Samantha Marie Walters

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Page 3 of 3

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karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

Lawrence G. Frank

lawrencegfrank@gmail.com PA39@ecfcbis.com

Michael Patrick Farrington

on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Ryan William Walters

Social Security number or ITIN xxx-xx-5731

EIN _____

Debtor 2

(Spouse, if filing)

Samantha Marie Walters

Social Security number or ITIN xxx-xx-6490

EIN _____

First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:23-bk-00560-MJC

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ryan William Walters

Samantha Marie Walters
fka Samantha Marie Fleck**By the
court:**7/14/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.